

# **MAHONING COUNTY COMMISSIONERS HEALTHY HOMES & LEAD HAZARD CONTROL PROGRAM**

**In Partnership with the  
CITY OF CAMPBELL AND CITY OF STRUTHERS  
COMMUNITY HOUSING IMPACT & PRESERVATION PROGRAMS  
(PY 2015 CHIP)**

## **PROGRAM SUMMARY COMMUNITY DEVELOPMENT BULLETIN #1**

Thank you for your interest in the Mahoning County Community Housing Impact and Preservation Program (CHIP). The Cities of Campbell and Struthers along with Mahoning County, in order to maximize funding to our citizens successfully submitted a partnership application with City of Campbell as the Grantee. The attached information will briefly describe the following programs and the requirements for participation: 1. Owner Home Repair Program; 2. Owner-Occupied Rehabilitation Program; 3. Rental Home Repair; and 4. New Construction - Habitat. Included are the household income guidelines that apply for all of the programs. An application is attached for those interested in applying, please indicate the assistance you are applying for. Contact Alan Knapp, CT Consultants at (330) 746-1200 for assistance in the Campbell and Struthers areas.

### **1. OWNER HOME REPAIR PROGRAM**

The intent of this program is to assist those homeowners that lack the resources to address a housing problem that poses an immediate threat to the health and safety of the occupant. The County will use OCD Residential Rehabilitation Standards to prioritize work. No general property improvements will be undertaken. The Home Repair Program will only assist **eligible homeowners with repair or replacement of electrical, plumbing, heating or mechanical systems, or elimination of other threats to health and safety. This could also include handicapped accessibility and tap-ins.** For Mahoning County applicants this program is available county wide except for the Cities of Campbell, Struthers, and Youngstown for those households that have incomes of less than 80% of the area median income (see page 4). A portion of funds available under this category are subject to the REQ's of the Ohio Housing Trust Fund (OHTF) and must be reserved for households that have incomes of less than 50% of the area median income (AMI). In no instance will the amount of assistance exceed the following limits. Other key features include:

<b>Minimum level of assistance:</b>	<b>\$250.00</b>
<b>Maximum level of assistance:</b>	<b>\$10,000.00 (\$5,000 if paint will be disturbed)</b>
<b>Approximate No. of Homes to be Assisted:</b>	<b>Mahoning County – 17</b>

**Eligible Properties:** Single-family, owner-occupied units in Mahoning County outside the City limits of CAMPBELL, STRUTHERS and YOUNGSTOWN.

**Financing Mechanism:** Grant



## 2. OWNER-OCCUPIED PRIVATE REHABILITATION PROGRAM

The purpose of the private rehabilitation program is to correct basic building code violations, health and safety issues including lead based paint hazards for qualified homeowners with household incomes at or below 80% of median income in Mahoning County. **Eligible repairs can include roof, gutters, windows, doors, furnace, electrical, hot water tanks, structural deficiencies and plumbing.** Only single-family, owner occupied housing units in Mahoning County outside the City limits of Campbell, Struthers, and Youngstown are eligible. The County anticipates assisting a total of six (6) homeowners. The County's Housing Specialist will contact you to evaluate your home as part of the application process. Upon final ranking of applications, homeowners will be selected for assistance. Applications will be ranked in their service area first.

The assistance will be in the form of a 5 year 0% interest deferred loan reduced 17% per year with 15% remaining due upon transfer of the property. **No interest. No payments until transfer.** The loan will be secured by a mortgage and promissory note with a declining repayment agreement. The amount of the financial assistance for each house will vary depending on needed improvements. The average amount of assistance per unit is expected to be \$33,000 For Mahoning County applicants this program is available county wide except for the Cities of Campbell, Struthers, and Youngstown for those households that have incomes of less than 80% of the area median income (see page 4). In no instance will the amount of assistance exceed the following limits. Other key features include:

**Minimum Assistance: \$1,000.00**

**Maximum level of assistance: \$40,000.00**

**Maximum level of assistance with lead based paint hazards present: \$35,000.00**

**Approximate Number of Homes to be Assisted: Mahoning County - 6**

**Finance Mechanism: 5 year 0% interest deferred partially forgivable loan (85% forgiven over time)**

A walk-away policy has been established by the County. Should your home be considered a walk-away, you will be notified.

Work on all homes must be competitively bid. The County expects work on the selected homes to begin in the Spring of 2016.

### 3. RENTAL HOME REPAIR PROGRAM

The purpose of the rental home repair program is to correct basic building code violations and health and safety issues including lead based paint hazards for qualified tenants. Mahoning County will implement a client-based renter occupied housing rehabilitation program, making available 0% partially forgivable loans to landlords for rental repair assistance to qualified tenants. All of the Tenants must have total household incomes at or below 80% of median income to qualify the home. The County's Housing Specialist will contact you to evaluate the unit as part of the application process. Eligible applicants will be assisted first come first serve with an eligible repair.

Landlords wishing to participate will be required to pay 50% of the repair costs (estimated to be an average of \$4,000.00). Those units will receive assistance (50% of the rehabilitation cost) in the form of a two (2) year, zero percent interest, non-amortized loan. This loan is secured by a Mortgage against the property and recorded. At any time during the two-year period the housing unit is sold or the landlord fails to make an effort to rent to a low-moderate income tenant, the full principal amount must be paid back to the County. After the two-year period, 100% of the deferred loan will be forgiven.

The amount of the financial assistance for each house will vary depending on needed improvements; however, the average amount of rehabilitation per unit is expected to be \$4,000.00. For Mahoning County applicants this program is available county wide except for the Cities of Campbell, Struthers, and Youngstown for those households that have incomes of less than 80% of the area median income (see page 4). A portion of funds available under this category are subject to the REQ's of the Ohio Housing Trust Fund (OHTF) and must be reserved for households that have incomes of less than 50% of the area median income (AMI).

In no instance will the amount of assistance exceed the following limits. Other key features include:

Minimum Assistance: **\$1,000.00**

Maximum level of assistance: **\$4,500.00** (50% of maximum rehab of \$9,500.00)

Approximate No. of Units to be Assisted: Mahoning County - 2

Eligible Properties: Single-family, owner-occupied units in Mahoning County outside the City limits of CAMPBELL, STRUTHERS, AND YOUNGSTOWN.

A walk-away policy has been established by the County. Should your home be considered a walk-away, you will be notified.

Work on all homes must be competitively bid. The County expects work on the selected homes to begin in the Spring of 2016.

The County will use OCD Residential Rehabilitation Standards to prioritize work. No general property improvements will be undertaken.

#### **4. NEW CONSTRUCTION - HABITAT**

By using up to \$20,000 of CHIP Funds per home, Habitat will build and sell one affordable home to a low income first time home buyer who will contribute at least 500 hours per household of volunteered "sweat equity" to the project. Participants of the program shall be those selected through the Habitat application process and who additionally satisfy all applicable CHIP program requirements, including those rules and regulations of HOME. The County anticipates assisting one (1) partner family under this program in Mahoning County outside the city limits of Campbell, Struthers, and Youngstown.

Please contact the program administrator for additional information, eligibility requirements and income limits.

##### **Household Income Limits by Family Size FOR ALL APPLICANTS**

Family Size (Persons)	OHTF (FUNDING)	
	Low Income (80% of AMI)	Very Low Income (50% of AMI)
1	\$31,200	\$19,500
2	\$35,650	\$22,300
3	\$40,100	\$25,100
4	\$44,550	\$27,850
5	\$48,150	\$30,100
6	\$51,700	\$32,350
7	\$55,250	\$34,550
8	\$58,850	\$36,800

Source: HUD PY 2015

**All applications must be completed in full with all requested documentation and submitted to:**

**Mahoning County Healthy Homes & Lead Hazard Control Program**

**ATTN: Phillip O. Puryear**

**108 Westchester Drive**

**Austintown, Ohio 44515**

**or you may drop off your application to:**

**Mahoning County Commissioners**

**21 W. Boardman Street 2<sup>nd</sup> Floor**

**Youngstown, Ohio 44503**

**The Home Repair Program Applications and Rental Home Repair Applications must be completed in full with all requested documentation and will be considered on a first come first serve basis.**

**Private Owner-Occupied Rehabilitation applications must be completed in full with all requested documentation and mailed by 5:00 p.m., December 1, 2015 to be considered for the program. The order of receipt of applications will be considered as a final factor when all other factors are equal.**

**Questions regarding the program should be directed to the attention of Mr. Phillip O. Puryear, Mahoning County Healthy Homes & Lead Hazard Control at (330) 740-2124 ext 7172.**

## FREQUENTLY ASKED QUESTIONS

Q. How do I apply?

A. You must complete an official application form available for pick up at the following locations:

**Mahoning County Healthy Homes & Lead Hazard Control Program**  
**108 Westchester Drive – Austintown, Ohio 44515**

**Mahoning County Commissioners' Office**  
**21 W. Boardman Street 2<sup>nd</sup> Floor – Youngstown, Ohio 44503**

Or you may contact Mr. Phillip Puryear, Mahoning County Healthy Homes & Lead Hazard Control at (330) 740-2124 ext 7172 to obtain an application.

For handicapped or elderly persons only, arrangements can be made for a home visitation by contacting Phillip Puryear at 330-740-2124 ext. 7172.

Q. How much money can I get to fix up my home?

A. The amount of the deferred loan depends on the extent of work required to bring your property in conformance with the Community Housing Code or OHCP Residential Rehabilitation Standards. However, the deferred loan will not exceed an as-bid price of \$40,000 per unit without addressing Lead Based Paint hazards and \$35,000 per unit if addressing Lead Based Paint hazards for private homeowner rehabilitation. Any expenditure in excess of these amounts must be justified and approved by the Community, or paid by the owner.

Q. Does it cost me anything to submit an application or have my home inspected?

A. NO! There are absolutely no charges for this program and your participation is voluntary.

B. The County reserves the right to "Walk Away" from a housing unit that poses undue threat to health or safety of the inspector or contractor at any time. **Housing units that violate the following will not be assisted.** Conditions which may constitute undue threat include, but are not limited to the following:

- Structurally unsound dwellings that are, or should be condemned for human habitation.
- Evidence of substantial, persistent infestation of rodents, insects and other vermin.
- Environmental hazards such as serious moisture problems, friable asbestos or other hazardous materials, which cannot be resolved before rehab work is to start.
- The presence of animal feces in any area of the dwelling unit.
- Excessive garbage build up in and around the dwelling.
- Negligent housekeeping practices that limit access or create an unwholesome working environment.
- A threat of violence.
- The presence and/or use of any controlled substances before or during rehab.
- Suspected manufacturing of a controlled substance before or during rehab.
- Occupants allowing only limited access to the dwelling.



- Q. What happens after I submit my application?
- A. Mahoning County personnel will review your application and determine if you are eligible for a loan or grant. You will then be notified in writing of your eligibility and if you decide to participate, arrangements will be made to have your home inspected for code violations and rehabilitation standards.
- Q. Are there restrictions on how the money is used or the improvements that are to be made?
- A. YES! According to the program guidelines, the money can be spent to correct Code Violations Only, and to meet rehabilitation standards.

The following indicates the type of rehabilitation work that will be permitted:

GENERALLY ELIGIBLE

GENERALLY INELIGIBLE

Roofs	Air Conditioning
Gutters	Detached Garages
Windows	Room Additions
Doors	General Property Improvements
Furnaces	Cosmetic Items (carpeting, wallpaper)
Hot Water Tanks	
Structure Deficiencies (Porches, Floors)	
Walk Stairs	
Plumbing	
Electrical including new 100 AMP Service	

Only work approved by this department may be performed, and must be completed within a 75-day period.

All work must be completed by an experienced and qualified contractor or builder in each particular job classification, and all work must pass inspection in accordance with the building and housing codes.